B 1 (Official Form Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Page 1 of 43 United States Bankruptcy COCUMENT **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): North, Raymond S. Name of Joint Debtor (Spouse) (Last, First, Middle): North, Elizabeth M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5970 (if more than one, state all): 3916 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 2302 Bluebird Lane 2302 Bluebird Lane Rolling Meadows, Illinois Rolling Meadows, Illinois ZIP CODE **60008** ZIP CODE 60008 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check **one** box.) Health Care Business ✓ Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Chapter 13 Recognition of a Foreign Partnership Stockbroker Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) **✓** Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: ✓ Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. \square Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors lacksquare1-49 50-99 100-199 200-999 1,000-5.001-10,001-25,001-50,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets \square \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$1 billion \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 \$1 billion million million million million million **Estimated Liabilities** \square П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million

B 1 (Official Form Case) 09-20218 Doc 1 Filed 06/03		Desc Main Page 2
Voluntary Petition (This page must be completed and filed in every case.)	nt Rage 2 of 43	
All Prior Bankruptcy Cases Filed Within I	Last 8 Years (If more than two, attach additional sheet.)	
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, Name of Debtor:	or Affiliate of this Debtor (If more than one, attach ad Case Number:	ditional sheet.) Date Filed:
District:	Relationship:	Judge:
Exhibit A	Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10 10Q) with the Securities and Exchange Commission pursuant to Section 13 or of the Securities Exchange Act of 1934 and is requesting relief under chapter 11	r 15(d)	e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	Х	
	Signature of Attorney for Debtor(s)	Date)
	Exhibit C	
Does the debtor own or have possession of any property that poses or is alleged	to pose a threat of imminent and identifiable harm to pu	iblic health or safety?
Yes, and Exhibit C is attached and made a part of this petition.	•	•
✓ No.		
 (To be completed by every individual debtor. If a joint petition □ Exhibit D completed and signed by the debtor is attached If this is a joint petition: ☑ Exhibit D also completed and signed by the joint debtor 	ed and made a part of this petition.	ch a separate Exhibit D.)
	arding the Debtor - Venue ny applicable box.) place of business, or principal assets in this District for	180 days immediately
preceding the date of this petition or for a longer part of such	n 180 days than in any other District.	·
There is a bankruptcy case concerning debtor's affiliate, gen	eral partner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United Stathis District, or the interests of the parties will be served in recommendation.	ates but is a defendant in an action or proceeding [in a fe	
	tesides as a Tenant of Residential Property applicable boxes.)	
Landlord has a judgment against the debtor for possession	n of debtor's residence. (If box checked, complete the fo	ollowing.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, t entire monetary default that gave rise to the judgment for		
Debtor has included with this petition the deposit with the filing of the petition.	e court of any rent that would become due during the 30-	day period after the
Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).	

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 3 of 43 B 1 (Official Form) 1 (1/08) Page 3 **Voluntary Petition** Name of Debtor(s): (This page must be completed and filed in every case.) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. /s/ Raymond S. North X Signature of Debtor (Signature of Foreign Representative) /s/ Elizabeth M. North Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) 06/03/2009 Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer /s/ Bernard A. Schlosser I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Bernard A. Schlosser provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s)
Bernard A. Schlosser, P.C. required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name 181 S. Bloomingdale Road fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address Bloomingdale, IL 60108 or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 630 529-1740 Telephone Number 06/03/2009 Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 4 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

N	orthern	_ District Of _	Illino	ois
In re Raymond S. North & Elizabeth	M. North		Case No	
Debtor			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	yes	1	\$265000		
B - Personal Property	yes	3	\$ 16950		
C - Property Claimed as Exempt	yes	1			
D - Creditors Holding Secured Claims	yes	2		\$ 265996	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	yes	2		\$0	
F - Creditors Holding Unsecured Nonpriority Claims	yes	6		s 108901	
G - Executory Contracts and Unexpired Leases	yes	1			
H - Codebtors	yes	1			
I - Current Income of Individual Debtor(s)	yes	1			\$5162
J - Current Expenditures of Individual Debtors(s)	yes	1			\$5480
ТОТ	ΓAL	19	\$ 281950	\$ 374897	

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 5 of 43

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

Northern	District Of	
rth_,	Case No	

Chapter 7

In re Raymond S. & Elizabeth M. North Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ O
Student Loan Obligations (from Schedule F)	\$27700
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ O
TOTAL	\$27700

State the following:

Average Income (from Schedule I, Line 16)	\$5162
Average Expenses (from Schedule J, Line 18)	\$5480
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$5739

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$2102
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$108901
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$111003

Case 09-20218	Doc 1	Filed 06/03/09	Entered 06/03/09 12:09:05	Desc Main
B6A (Official Form 6A) (12/07)		Document	Page 6 of 43	

In re	Raymond	S. North	& Elizabeth	M. North,
		Debtor		

Case No.	
	(If Irmarum)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family home	Fee title		265000	258669
	To	tal➤	265000	

(Report also on Summary of Schedules.)

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In re	Raymond S. North and Elizabeth M. North ,	Case No		
	Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	XX			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking Charter One, Kirchoff Road, Rolling Meadows, IL		0
3. Security deposits with public utilities, telephone companies, landlords, and others.	XX			
4. Household goods and furnishings, including audio, video, and computer equipment.		tables, chairs, beds, TV		1000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	XX			
6. Wearing apparel.		miscellaneous clothing		0
7. Furs and jewelry.		rings (2)		1000
8. Firearms and sports, photographic, and other hobby equipment.		digital camera		50
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	XX			
10. Annuities. Itemize and name each issuer.				0
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	XX			

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In re Raymond S. North and Elizabeth M. North	 ,	Case No.	
Debtor		(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		2 IRA's		3000
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	XX			
14. Interests in partnerships or joint ventures. Itemize.	xx			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		savings bond		500
16. Accounts receivable.	XX			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	XX			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	XX			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	XX			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	XX			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	XX			

B6B (Official 45 Fm OB 2021) Eng. 1	Filed 06/03/09	Entered 06/03/09 12:09:05	Desc Mair
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In re	Raymond S. North and Elizabeth M. North	, Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	XX			
23. Licenses, franchises, and other general intangibles. Give particulars.		loan originator's license		0
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	XX			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Honda, 2004 Camry		6500, 4700
26. Boats, motors, and accessories.	XX			
27. Aircraft and accessories.	XX			
28. Office equipment, furnishings, and supplies.	XX			
29. Machinery, fixtures, equipment, and supplies used in business.		2 computers		200
30. Inventory.	XX			
31. Animals.	XX			
32. Crops - growing or harvested. Give particulars.	XX			
33. Farming equipment and implements.	xx			
34. Farm supplies, chemicals, and feed.35. Other personal property of any kind	XX			
not already listed. Itemize.	XX			
		continuation sheets attached Total	 ►	\$16950

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Page 19249)	Doc 1	Filed 06/03/09	Entered 06/03/09 12:09:05	Desc Main
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In re	Raymond S. North and Elizabeth M. North	,	Case No.		
_	Debtor			(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$ 8136,875.

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)

OF PROPERTY PRO	ECIFY LAW VIDING EACH XEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735ILCS	5/12-1001(a)	30000	265000
735ILCS	5/12-1001(b)	1000	1000
735ILCS	35/12-1001(b)	1000	1000
735ILCS	5/12-1001(b)	0	50
735ILCS	5/12-1001(b)	0	

B6C (Official Page 1980 292/18)	Doc 1	Filed 06/03/09	Entered 06/03/09 12:09:05	Desc Main
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In re	Raymond S. North and Elizabeth M. North	,	Case No.		
_	Debtor			(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)

PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735ILCS5/12-1001(g)	3000	3000
735ILCS5/12-1001(b)	500	500
735ILCS5/12-1001(c)	6500	6500
735ILCS5/12-1001(c)	4700	4700
	735ILCS5/12-1001(g) 735ILCS5/12-1001(b) 735ILCS5/12-1001(c)	735ILCS5/12-1001(g) 3000 735ILCS5/12-1001(b) 500 735ILCS5/12-1001(c) 6500

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			9	

In re	Raymond S. North and Elizabeth M. North	 Case No		
	Debtor		(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
Check one box)	\$136,875.

(Check one bon)
□ 11 U.S.C. § 522(b)(2)
\square 11 II S C 8 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2 computers	735ILCS5/12-1001(b)	0	200

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 13 of 43

B6D (Official Form 6D) (12/07)

In re	Raymond S. North and Elizabeth M. North	, Case No	
_	Debtor	_	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME AND DATE CLAIM WAS UNLIQUIDATED AMOUNT OF CLAIM UNSECURED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED, WITHOUT PORTION, IF DISPUTED INCLUDING ZIP CODE AND DEDUCTING VALUE NATURE OF LIEN, ANY AN ACCOUNT NUMBER OF COLLATERAL AND (See Instructions Above.) DESCRIPTION AND VALUE OF **PROPERTY** SUBJECT TO LIEN ACCOUNT NO. home 2006 Wells Fargo 185731 0 PO Box 5296 Carol Stream, IL 60197 265000 ACCOUNT NO. home 2007 Harris Bank 72938 0 3800 Golf Road Rolling Meadows, IL 60008 265000 ACCOUNT NO. 2004 car loan Honda Finance 525 0 PO Box 60001 City of Industry, CA 91716 6500 Subtotal ▶ \$ \$ continuation sheets (Total of this page) attached (Use only on last page) (If applicable, report (Report also on Summary of

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

In re	Raymond S. North and Elizabeth M. North	,	Case No.	
	Debtor			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN , AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Chase Auto Finance PO Box 78067 Phoenix, AZ 85062			2004 car loan				6802	2102
ACCOUNT NO.			4/00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) ► (Total(s) of this page) Total(s) ► (Use only on last page)				\$ 265996 (Report also on Summary of Schedules.)	\$ 2102 (If applicable, report also on

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Page 15 of 43 Document

B6E (Official Form 6E) (12/07)

☐ Contributions to employee benefit plans

In re	Raymond S. North and Elizabeth M. North	_,	Case No.	,	
	Debtor			(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

		Entered 06/03/0 Page 16 of 43	09 12:09:05	Desc Main
B6E (Official Form 6E) (12/07) – Cont.	Jocument	rage 10 or 40		
In re	,	Case No	(if known)	
☐ Certain farmers and fishermen				
Claims of certain farmers and fishermen, up to \$5,400	* per farmer or fish	erman, against the debto	r, as provided in 11	U.S.C. § 507(a)(6).
Deposits by individuals				
Claims of individuals up to \$2,425* for deposits for the that were not delivered or provided. 11 U.S.C. § 507(a)		or rental of property or se	ervices for personal,	family, or household use,
☐ Taxes and Certain Other Debts Owed to Government	mental Units			
Taxes, customs duties, and penalties owing to federal,	, state, and local gov	vernmental units as set for	orth in 11 U.S.C. § 5	507(a)(8).
Commitments to Maintain the Capital of an Insu	red Depository In	stitution		
Claims based on commitments to the FDIC, RTC, Directory of the Federal Reserve System, or their predes \$ 507 (a)(9).				
☐ Claims for Death or Personal Injury While Debto	or Was Intoxicated	I		
Claims for death or personal injury resulting from the drug, or another substance. 11 U.S.C. § 507(a)(10).	operation of a moto	or vehicle or vessel while	the debtor was into	oxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 2010, a	and every three year	s thereafter with respect	to cases commence	ed on or after the date of
adjustment.				

____ continuation sheets attached

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
	-								
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals Schedule of Creditors Holding Priority Claims (Totals of this page)					ls ≻	\$	\$		
			Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$		
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$	\$

In re	Raymond S. North and Eliza	abeth M. No		Case No.		
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B6F (Office	_{ial F} GASAFQA-240218	Doc 1	Filed 06/03/09	Entered 06/03/09 12:09:05	Desc Main	

(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Debtor

Check this box it debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2008 credit				
AT&T Universal c/o Blitt & Gaines 661 Glenn Ave. Wheeling, IL 60090			Credit				9264
ACCOUNT NO.			2007				
GE Money Bank c/o Encore Management 400 N. Rogers Olathe, KS 66063			credit				3640
ACCOUNT NO.			2009 overdraft				
Charter One Bank 3901 Kirchoff Road Rolling Meadows, IL 60008			overdraft				1086
ACCOUNT NO.			2007				
Chase Bank USA 131 S. Dearborn Chicago, IL 60603			credit				14606
Subtotal➤ \$						\$	
continuation sheets attached						\$	

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In re	Raymond S. North and Elizabeth M. North	, Case No	
	Debtor		(if known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Citibank NA c/o Blatt, Hasenmiller et al. 125 S. Wacker Chicago, IL 60606			2007 credit				6646
ACCOUNT NO. Citi Cards PO Box 6000 The Lakes, NV 89163			2007 credit				7294
ACCOUNT NO. DFS Services c/o Weltman, Weinberg et al. 180 N. LaSalle Chicago, IL 60601			2007 credit				13383
ACCOUNT NO. Discover Card c/o Redline Services 6201 Bonhomme Houston, TX 77036			2007 credit				8344
ACCOUNT NO. Harris NA PO Box 94033 Palatine, IL 60094			2009 overdraft				1007
Sheet noof continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤							\$
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						lule F.) tistical	\$

In re	Raymond S. North and Eliza	abeth M. No		Page 20 of 43 Case No.		
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(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Debtor

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2008 credit				
Bank of America c/o Collect Corp. PO Box 101928 Birmingham AL 35210			credit				12465
ACCOUNT NO.			2009				
AT&T PO Box 8100 Aurora, IL 60507			credit				131
ACCOUNT NO.			2009				
City of Rolling Meadows 3600 Kirchoff Road Rolling Meadows, IL 60008			fine				219
ACCOUNT NO.			2009				
Com Ed PO Box 6111 Carol Stream, IL 60197			credit				301
Subtotal➤ \$							
continuation sheets attached							

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In re	Raymond S. North and Elizabeth M. North	, Case No	
	Debtor		(if known)

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Dish Network Dept. 063 Palatine, IL 60055			2009 credit				51
ACCOUNT NO. Nicor Gas PO Box 0632 Aurora, IL 60507			2009 credit				537
ACCOUNT NO. State Farm Insurance PO Box 68001 Dallas, TX 75368			2009 credit				287
ACCOUNT NO. T-Mobile PO Box 742596 Cincinnati, OH 45274			2009 credit				69
ACCOUNT NO. T-Mobile PO Box 2400 Young America, MN 55553			2009 credit				229
Sheet no. of continuation sheets at to Schedule of Creditors Holding Unsection Nonpriority Claims		ı	1	l	Sub	total➤	\$
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

In re	Raymond S. North and Eliz	abeth M. No		Case No.		
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(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Debtor

Li Check this box if debtor has no	creamor	s notating uns	ecured claims to report on this Schedu	пе г.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2006 credit				
X Press Loan PO Box 88047 Chicago, IL 60680			Credit				27700
ACCOUNT NO.			2008				
Universal Realty Services 832 E. Rand Road Mt. Prospect, IL 60056			credit				296
ACCOUNT NO.			2008				
Medco Financial PO Box 525 Gurnee, IL 60031			medical				285
ACCOUNT NO.			2007				
Northshore Health Systems 514 Market Loop West Dundee, IL 60118			medical				540
		•			Sub	total➤	\$
continuation sheets attached		(Report a	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable, o	ed Sched n the Sta	tistical	\$

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In re	Raymond S. North and Elizabeth M. North	_,
	Debtor	

Case No.		
_	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2008 medical				
Evanston Northwestern Healthcare 23056 Network Place Chicago, IL 60673			ineucai				335
ACCOUNT NO.			2008				
Northwest Community Hosp. 800 W. Central Arlington Heights, IL 60005			medical				134
ACCOUNT NO.			2009				
Harris NA PO Box 94033 Palatine, IL 60094			credit				52
ACCOUNT NO.							
ACCOUNT NO.							
Sheet noof continuation sheets att to Schedule of Creditors Holding Unsecur Nonpriority Claims	ached red	<u> </u>		l	Sub	total➤	\$
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$ 108901

Case 09-20218	Doc 1		Entered 06/03/09 12:09:05	Desc Mair
B6G (Official Form 6G)	(12/07)	Document	Page 24 of 43	

In re	Raymond S. North and Elizabeth M. North .	Case No.	
_	Debtor	_	(if known)

Check this box if debtor has no executory contracts or unexpired leases.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor				(if kno	own)
In re Raymond S. North and Eliz	abeth M. N	North,	Case No		
(Document	Page 25 of 43		
B6H (Official 48 Pm P 917 (12/109)	Doc 1	Filed 06/03/09	Entered 06/03/09 12:0	09:05 Desc	c Main

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

IE AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	

In re Raymond S. North and Elizabeth M. North

Doc 1

Case No.

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE			
Status: married	RELATIONSHIP(S):		AGE(S):	
Employment:	DEBTOR	SPOUSE		
Occupation	loan officer		Veterinarian	
Name of Employer	Echostar		Berglund Animal Hospital	
How long employed	2 months		10 years	
Address of Employe	er 9601 S. Meridian Englewood, CO 80112	2515 Gross Point Road Evanston, IL 60201	,	
	of average or projected monthly income at time	DEBTOR	SPOUSE	
case fi	led)	\$2250	\$ <u>3489</u>	
Monthly gross wag (Prorate if not pa Estimate monthly of		<u>\$ 0</u>	\$ <u>0</u>	
SUBTOTAL		\$2250	\$3489	
a. Payroll taxes an b. Insurance c. Union dues d. Other (Specify)		\$ 74 \$ \$ \$	\$435 \$_68 \$ \$	
. SUBTOTAL OF PAYROLL DEDUCTIONS		\$ <u>74</u>	\$ <u>503</u>	
TOTAL NET MON	NTHLY TAKE HOME PAY	\$ <u>2176</u>	<u>\$2986</u>	
(Attach detailed so Income from real political interest and divided and divided of the Alimony, maintent the debtor's use	roperty	\$ \$ \$	\$ \$ \$	
(Specify):		\$ \$	\$ \$ \$	
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>0</u>	<u>\$0</u>	
. AVERAGE MON	ITHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>2176</u>	\$ <u>2986</u>	
5. COMBINED AVItals from line 15)	ERAGE MONTHLY INCOME: (Combine column	\$ 5162 (Report also on Summar on Statistical Summary of	ry of Schedules and, if applicable, of Certain Liabilities and Related Data)	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main B6J (Official Porm 09) 2124048 Document Page 27 of 43

In re Raymond S. North and Elizabeth M. North, **Debtor**

Case No.		
	(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated allowed on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete	ete a separate schedule of expenditures labeled "Spouse."
Rent or home mortgage payment (include lot rented for mobile home)	\$1629
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes \(\sum_{\text{No}} \) No	
2. Utilities: a. Electricity and heating fuel	§240
b. Water and sewer	\$ <u>15</u>
c. Telephone	\$ <u>236</u>
d. Other cable TV	\$ <u>45</u>
3. Home maintenance (repairs and upkeep)	\$ <u>20</u>
4. Food	\$ <u>700</u>
5. Clothing	\$ <u>30</u>
6. Laundry and dry cleaning	\$ <u>0</u>
7. Medical and dental expenses	\$ <u>300</u>
8. Transportation (not including car payments)	\$ <u>153</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0</u>
10.Charitable contributions	\$ <u>0</u>
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0</u>
b. Life	\$ <u>0</u>
c. Health	\$ <u>451</u>
d. Auto	\$ <u>101</u>
e. Other	\$ <u>0</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>305</u>
b. Other child day care, private school	\$ <u>1042</u>
c. Other Retirement IRA	\$ <u>173</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0</u>
17. Other	<u>\$85</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>5535</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this document:
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>5162</u>
b. Average monthly expenses from Line 18 above	\$ <u>5535</u>
c. Monthly net income (a. minus h.)	¢-373

B7 (Official Form 7) (12/07)

69581

UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	Raymond S. North and Elizabeth M. North Debtor	, Case No	(if known)
	STATEMENT	Γ OF FINANCIAL A	AFFAIRS
informa filed. A should affairs. child's	ormation for both spouses is combined. If the cation for both spouses whether or not a joint per An individual debtor engaged in business as a suprovide the information requested on this state. To indicate payments, transfers and the like to parent or guardian, such as "A.B., a minor child and Fed. R. Bankr. P. 1007(m).	tase is filed under chapter 12 tition is filed, unless the spo ole proprietor, partner, family ment concerning all such act o minor children, state the chd, by John Doe, guardian." I	uses are separated and a joint petition is not ly farmer, or self-employed professional, tivities as well as the individual's personal tild's initials and the name and address of the Do not disclose the child's name. See, 11 U.S.C.
addition	Questions 1 - 18 are to be completed by all of complete Questions 19 - 25. If the answer to an and space is needed for the answer to any quest mber (if known), and the number of the question	n applicable question is "N ion, use and attach a separat	
		DEFINITIONS	
the filir of the v self-em	ual debtor is "in business" for the purpose of the go of this bankruptcy case, any of the following roting or equity securities of a corporation; a paployed full-time or part-time. An individual design a trade, business, or other activity, other the	is form if the debtor is or ha g: an officer, director, manag artner, other than a limited p ebtor also may be "in busine	artner, of a partnership; a sole proprietor or ess" for the purpose of this form if the debtor
5 perce	"Insider." The term "insider" includes but is latives; corporations of which the debtor is an ont or more of the voting or equity securities of affiliates; any managing agent of the debtor.	officer, director, or person in a corporate debtor and their	
	1. Income from employment or operation	on of business	
None	the debtor's business, including part-time ac beginning of this calendar year to the date th two years immediately preceding this calen the basis of a fiscal rather than a calendar year	tivities either as an employe nis case was commenced. St dar year. (A debtor that mai ear may report fiscal year inc n is filed, state income for ea come of both spouses wheth	nent, trade, or profession, or from operation of e or in independent trade or business, from the tate also the gross amounts received during the intains, or has maintained, financial records on come. Identify the beginning and ending dates ach spouse separately. (Married debtors filing er or not a joint petition is filed, unless the
	AMOUNT	SC	DURCE
	108394		2007

2008

Page 29 of 43 Document

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2

AMOUNT SOURCE

Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Harris Bank Kirchoff Road	04/28/09	671.	73000
Rolling Meadows, IL			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT **AMOUNT** PAYMENTS/ PAID OR STILL **TRANSFERS** VALUE OF **OWING**

TRANSFERS

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Chase v. Elizabeth North 08M1-194699 Collection, Collection Cook, Cook Pending, Pending DFS Services v. Elizabeth North 09-M1-119433

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF
SEIZURE
DESCRIPTION
AND VALUE
OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION
NAME AND ADDRESS FORECLOSURE SALE, AND VALUE
OF CREDITOR OR SELLER TRANSFER OR RETURN OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4

		TERMS OF
NAME AND ADDRESS	DATE OF	ASSIGNMENT
OF ASSIGNEE	ASSIGNMENT	OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND LOCATION		DESCRIPTION
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE
OR ORGANIZATION	IF ANY	OF GIFT	OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE
PROPERTY	BY INSURANCE, GIVE PARTICULARS	OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

Bernard A. Schlosser, Esq. 181 S. Bloomingdale Road Bloomingdale, IL 60108

May 28, 2009 Clare North (Mr. North's mother) 1800

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6

LOCATION OF PROPERTY

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT
NAME AND ADDRESS OF CREDITOR SETOFF OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND OF OWNER VALUE OF PROPERTY

15. Prior address of debtor

None



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

7

	16. Spouses and Former	Spouses				
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.					
	NAME					
	17. Environmental Info	mation.				
	For the purpose of this que	estion, the following definitions apply	:			
	releases of hazardous or to	ans any federal, state, or local statute of oxic substances, wastes or material into but not limited to, statutes or regulation	the air, land, soil	, surface water, groundwater,	or	
		facility, or property as defined under ed by the debtor, including, but not lin			tly or	
		ans anything defined as a hazardous w taminant or similar term under an Env		bstance, toxic substance, haza	ırdous	
None	unit that it may be liable of	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:				
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW		
None		ess of every site for which the debtor dicate the governmental unit to which			ase	
	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW		
None		ESS DOCKET NUMBE	and address of the			
	18 . Nature, location and	name of business				
None	and beginning and ending	cidual, list the names, addresses, taxpa dates of all businesses in which the do , partner in a partnership, sole proprie	btor was an office	er, director, partner, or manag	ing	

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

Entered 06/03/09 12:09:05 Desc Main Case 09-20218 Doc 1 Filed 06/03/09 Page 35 of 43 Document

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

8

	and beginni		nesses in which the	debtor was a partner or owned	imbers, nature of the businesses, or or owned 5 percent or more of encement of this case.		
	NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES		
None	b. Identify any defined in 11 U.	ousiness listed in response to st S.C. § 101.	ubdivision a., above,	that is "single asset real estate	e" as		
	NAME	Al	DDRESS				
officer, partner either f	director, managin, other than a limited will- or part-time. (An individual of ss, as defined above	within six years immediately g executive, or owner of more of partner, of a partnership, a so a partner of	than 5 percent of the ole proprietor, or sel this portion of the st preceding the comm	e voting or equity securities of f-employed in a trade, profess atement only if the debtor is o	a corporation; a ion, or other activity, r has been in		
	19. Books, reco	ords and financial statements					
None		keepers and accountants who we kept or supervised the keeping			of this		
	NAME AN	D ADDRESS		DATES SERVIC	ES RENDERED		
None		or individuals who within two d the books of account and rec					
	NAME	Al	DDRESS	DATES SERVIC	ES RENDERED		

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 36 of 43

	NAME		ADDRESS
None	d. List all financial institutions, creditor financial statement was issued by the d		recantile and trade agencies, to whom a ly preceding the commencement of this case
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None	a. List the dates of the last two inventor taking of each inventory, and the dollar		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the per in a., above. DATE OF INVENTORY	rson having possession of the recor	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21. Current Partners, Officers,	, Directors and Shareholders	
None	a. If the debtor is a partnership, lip partnership.	st the nature and percentage of par	tnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
			e corporation, and each stockholder who e voting or equity securities of the
None	corporation.		

10
nership within one year immediately
TE OF WITHDRAWAL
with the corporation terminated
DATE OF TERMINATION
credited or given to an insider, sexercised and any other perquisite AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
umber of the parent corporation of any any time within six years ION NUMBER (EIN)

22. Former partners, officers, directors and shareholders If the debtor is a partnership, list each member who withdrew from the part П preceding the commencement of this case. NAME **ADDRESS** DA b. If the debtor is a corporation, list all officers or directors whose relationship within one year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE 23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions П including compensation in any form, bonuses, loans, stock redemptions, options during one year immediately preceding the commencement of this case. NAME & ADDRESS DATE AND PURPOSE OF RECIPIENT, OF WITHDRAWAL RELATIONSHIP TO DEBTOR 24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer-identification may be a corporation of the debtor is a corporation. П consolidated group for tax purposes of which the debtor has been a member at a immediately preceding the commencement of the case. NAME OF PARENT CORPORATION TAXPAYER-IDENTIFICAT 25. Pension Funds. If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

TAXPAYER-IDENTIFICATION NUMBER (EIN)

NAME OF PENSION FUND

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 38 of 43

11

and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting may fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 if the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	[If completed by an individual or individual and	spouse]
of Debtor Date		
Signature of Joint Debtor (if any)	Date	Signature
of Joint Debtor (if any) Iff completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date		of Debtor
[If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date	Date	of Joint Debtor
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date		(if any)
thereto and that they are true and correct to the best of my knowledge, information and belief. Date	[If completed on behalf of a partnership or corporation]	
Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]		
[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for ompensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by ankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 f the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	Date	Signature
continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by anakruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address		Print Name and Title
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by pankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting my fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, esoponsible person, or partner who signs this document. Address	[An individual signing on behalf of a partnership or corpor	ation must indicate position or relationship to debtor.]
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by pankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting may fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	con	tinuation sheets attached
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting my fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 of the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	Penalty for making a false statement: Fine of up to \$500,0	000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 11 if the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	DECLARATION AND SIGNATURE OF NON-ATTO	RNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
if the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address	compensation and have provided the debtor with a copy of this docume and 342(b); and, (3) if rules or guidelines have been promulgated pursonankruptcy petition preparers, I have given the debtor notice of the manufacture.	ent and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), uant to 11 U.S.C. §§ 110(h) setting a maximum fee for services chargeable by
Address	Printed or Typed Name and Title, if any, of Bankruptcy Petition Prepar	rer Social-Security No. (Required by 11 U.S.C. § 110.)
K		title (if any), address, and social-security number of the officer, principal,
X Signature of Bankruptcy Petition Preparer Date	Address	
X Signature of Bankruptcy Petition Preparer Date		
Signature of Bankruptcy Petition Preparer Date	K	
2 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m 1 m	Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Form 8 (10/05)

Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Case 09-20218

Document Page 39 of 43
United States Bankruptcy Court

	Northe	ern Dis	trict Of	Illinois		
Raymond S. North and Eliz In re M. North	abeth ,					
Debtor				Case No.	Chapter	7
					Chapter	,
CHAPT	ER 7 INDIV	IDUAL DEBT	OR'S STAT	EMENT OF IN	TENTION	
✓ I have filed a schedule of asse ☐ I have filed a schedule of exec ☐ I intend to do the following with	utory contracts an	nd unexpired lease	s which includes p	personal property sub		d lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Home	Harris NA					
			XX		xx	
	I	I	I	I	I	I
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date: 06/03/2009				ymond S. North ure of Debtor	n /s/ Elizabeth	M. North
DECLARATIO	N OF NON-ATT	ORNEY BANKF	RUPTCY PETIT	ION PREPARER (S	See 11 U.S.C. § 110))
I declare under penalty of perjury to compensation and have provided the 110(h), and 342(b); and, (3) if rules chargeable by bankruptcy petition penalty debtor or accepting any fee from the	e debtor with a co or guidelines hav reparers, I have g	py of this docume e been promulgate iven the debtor no	nt and the notices ed pursuant to 11 U	and information requ J.S.C. § 110(h) setting	nired under 11 U.S. ng a maximum fee f	C. §§ 110(b), for services
Printed or Typed Name of Bankrupt If the bankruptcy petition preparer to the bankruptcy petition or partner who see the bankruptcy petition of the bankruptcy petition preparer to the bankruptcy petition petiti	s not an individu	al, state the name,		Security No. (Requiress, and social secur		
Address						
X						
Signature of Bankruptcy Petition P	reparer	- Date				

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Form 8 (10/05)

Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 40 of 43 United States Bankruptcy Court Case 09-20218

	Northe	<u>rn</u> Dis	trict Of	Illinois		
Raymond S. North and Eliz In re M. North	abeth .	<u></u>				
Debtor	,			Case No.		
					Chapter 7	
CHAPT	ER 7 INDIVI	DUAL DEBT	OR'S STATE	EMENT OF IN	TENTION	
☑ I have filed a schedule of asset ☐ I have filed a schedule of exec ☐ I intend to do the following wi	utory contracts an	d unexpired leases	s which includes p	ersonal property sub		lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Home	Wells Fargo		xx		xx	
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date:06/03/2009				ymond S. North	n/s/ Elizabeth N	1. North
DECLARATION	N OF NON-ATT	ORNEY BANKR	UPTCY PETITION	ON PREPARER (S	See 11 U.S.C. § 110)	
I declare under penalty of perjury to compensation and have provided the 110(h), and 342(b); and, (3) if rules chargeable by bankruptcy petition penalty and the debtor or accepting any fee from the	debtor with a cop or guidelines have reparers, I have gi	by of this document be been promulgate been the debtor not	nt and the notices a d pursuant to 11 U	and information requision. S.C. § 110(h) settin	nired under 11 U.S.C ag a maximum fee fo	2. §§ 110(b), or services
Printed or Typed Name of Bankrupt If the bankruptcy petition preparer i. responsible person or partner who s	s not an individua	l, state the name,			red under 11 U.S.C. ity number of the off	
Address						
X						
Signature of Bankruptcy Petition Pr	eparer	Date		 		
NI	of all athan indiv	iduala wha me	ad an againted in the	mamanina thia da	ont unloga tha h1	untari matiti

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Form 8 (10/05)

06/03/2009

Date:

Case 09-20218 Doc 1 Filed 06/03/09

Document Page 41 of 43
United States Bankruptcy Court

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/s/ Raymond S. North /s/ Elizabeth M. North

	North	<u>iern</u> Dis	trict Of	Illinois		
Raymond S. North an In re M. North	nd Elizabeth					
Debtor				Case No).	
					Chapter 7	_
СН	APTER 7 INDIV	IDUAL DEBT	OR'S STAT	TEMENT OF IT	NTENTION	
☑ I have filed a schedule o ☐ I have filed a schedule o ☐ I intend to do the follow	of executory contracts	and unexpired lease	s which includes	personal property su		e.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Camry car	Chase					
			XX		xx	
	1	1	1			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	I	I	I			

Signature of Debtor

DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer Social Security No. (Required under 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

Address		
X		
Signature of Bankruptcy Petition Preparer	Date	

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 42 of 43

B 203 (12/94)

United States Bankruptcy Court

		-	Northern	_ District Of _	Illinois	
In	re R	aymond S.	North and Elizabeth	M. North		
					Case No.	
De	ebtor				Chapter	7
		DISCLOS	SURE OF COMPE	NSATION OF A	ATTORNEY	FOR DEBTOR
1.	named bankru	debtor(s) an ptcy, or agre	d that compensation p	aid to me within on or services rendered	e year before the or to be render	the attorney for the above- ne filing of the petition in red on behalf of the debtor(s)
	For leg	al services, I	have agreed to accept			<u>\$1800</u>
	Prior to	the filing of	this statement I have r	eceived		\$ <u>0</u>
	Balanc	e Due				\$ <u>0</u>
2.	The so	urce of the c	ompensation paid to m	ie was:		
		Debtor	✓ Other (s	pecify)		
3.	The so	urce of comp	pensation to be paid to	me is:		
		Debtor	Other (s	pecify)		
4.		_	d to share the above-d ssociates of my law firm	•	on with any ot	her person unless they are
	mei	mbers or asso		A copy of the agre		rson or persons who are not r with a list of the names of
5.		n for the abo	ove-disclosed fee, I hav	ve agreed to render	egal service for	r all aspects of the bankruptcy
		-	lebtor's financial situat in bankruptcy;	ion, and rendering a	advice to the de	ebtor in determining whether
	b. Pre	paration and	filing of any petition,	schedules, statemen	ts of affairs and	plan which may be required;
	-	resentation or rings thereof		eting of creditors an	d confirmation	hearing, and any adjourned

Case 09-20218 Doc 1 Filed 06/03/09 Entered 06/03/09 12:09:05 Desc Main Document Page 43 of 43 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

u.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
e.	[Other provisions as needed] None
	None
Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:
	Adversary proceedings and Motions.
	CENTIFICATION
	CERTIFICATION
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	06/03/2009
	Date Sgnature of Attorney
	Bernard A. Schlosser, P.C.
	Name of law firm
_	

6.